

Conclusion

For the reasons set forth above, the claims are now in condition for allowance. An early allowance of the claims is earnestly solicited.

Respectfully submitted,



John T. Kalnay (Reg. No. 46,816)
(216) 308-3245
(216) 503-5401 (fax)
Kraguljac & Kalnay, LLC
Summit One, Suite 510
4700 Rockside Road.
Independence, OH 44131